

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Maurizio M Spiritoso
 Debtor

Case No. 18-15999-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db
 14194460 +Maurizio M Spiritoso, 2930 S. 15th Street, Philadelphia, PA 19145-4917
 14202021 +Carrie A. Gerding, Esq., 140 Corporate Boulevard, Norfolk, VA 23502-4952
 14194462 Central Credit Services LLC, 9550 Regency Blvd., Suite 500, Jacksonville, FL 32225
 14194463 Harris & Harris, Ltd, 11 West Jackson Blvd, Ste 400, Chicago, IL 60604-4135
 14194466 Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
 14194467 +NJ EZ-Pass, P.O. Box 4971, Trenton, NJ 08650-4971
 14214247 Office of UC Benefits, Attn: UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503
 14194471 Smart Tuition, P.O. Box 11731, Newark, NJ 07101-4731
 14194472 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
 14194473 +The Ashton-Drake Galleries, 9307 North Milwaukee Avenue, Niles, IL 60714-1303
 14194473 U.S. Department of Education, PO Box 4222, Iowa City, IA 52244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: BTPDERSHAW.COM Dec 22 2018 08:43:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Dec 22 2018 03:52:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 22 2018 03:52:08 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14194458 EDI: ALLIANCEONE.COM Dec 22 2018 08:43:00 Alliance One, PO Box 3106,
 Southeastern, PA 19398-3106
 14194459 +EDI: CAPITALONE.COM Dec 22 2018 08:43:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14194461 +EDI: CCS.COM Dec 22 2018 08:43:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 14194464 +EDI: MERRICKBANK.COM Dec 22 2018 08:43:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 PO Box 9201, Old Bethpage, NY 11804-9001
 14194465 +EDI: MID8.COM Dec 22 2018 08:43:00 Midland Funding, 2365 Northside Dr, Ste 300,
 San Diego, CA 92108-2709
 14195133 +EDI: PRA.COM Dec 22 2018 08:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14194468 +E-mail/Text: paparalegals@pandf.us Dec 22 2018 03:53:15 Patenaude & Felix A.P.C.,
 Attn: Gregg Morris, 501 Corporate Drive, South Point Centre Suite 205,
 Canonsburg, PA 15317-8584
 14218744 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 22 2018 03:51:25
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 14194469 +EDI: PRA.COM Dec 22 2018 08:43:00 Portfolio Recovery, PO Box 41021,
 Norfolk, VA 23541-1021
 14194470 EDI: RMCB.COM Dec 22 2018 08:43:00 RMCB Collection Agency, PO Box 1235,
 Elmsford, NY 10523-0935
 14194474 +EDI: ECMC.COM Dec 22 2018 08:43:00 U.S. Department of Education, Ecmc/Bankruptcy,
 PO Box 16408, Saint Paul, MN 55116-0408

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14202018* Alliance One, PO Box 3106, Southeastern, PA 19398-3106
 14202019* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 14202020* +Carrie A. Gerding, Esq., 140 Corporate Boulevard, Norfolk, VA 23502-4952
 14202022* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 14202023* Harris & Harris, Ltd, 11 West Jackson Blvd, Ste 400, Chicago, IL 60604-4135
 14202024* Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
 14202025* +Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
 14202026* +Midland Funding, 2365 Northside Dr, Ste 300, San Diego, CA 92108-2709
 14202027* +NJ EZ-Pass, P.O. Box 4971, Trenton, NJ 08650-4971
 14202028* Office of UC Benefits, Attn: UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503
 14202029* +Patenaude & Felix A.P.C., Attn: Gregg Morris, 501 Corporate Drive,
 South Point Centre Suite 205, Canonsburg, PA 15317-8584
 14202030* +Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021
 14202031* RMCB Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
 14202032* Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
 14202033* +The Ashton-Drake Galleries, 9307 North Milwaukee Avenue, Niles, IL 60714-1303
 14202034* +U.S. Department of Education, Ecmc/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408

TOTALS: 0, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Dec 21, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Maurizio M Spiritoso brad@sadeklaw.com, bradsadek@gmail.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Maurizio M Spiritoso</u>	Social Security number or ITIN	xxx-xx-7893
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-15999-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maurizio M Spiritoso

12/20/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.